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WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS,

THAT J. J. DEVELOPMENT CORP., a corporation duly organized
under the laws of the State of Maine with its principal place of
business in Waterville, County of Kennebec and State of Maine, in
consideration of One Dollar (\$1.00) and other valuable
consideration paid by NORTHERN MGA, INC., whose mailing address is:

TRANSFER
TAX
PAID

Being Unit #1 in Lincoln Woods Condominium located in Waterville,
County of Kennebec and State of Maine, together with .0625 of the
undivided interest appertaining to said Unit #1 in the common area
and facility of said Lincoln Woods Condominium all as more fully
set forth in the Declaration of Condominium dated December 6, 1988
and recorded in the Kennebec County Registry of Deeds, Book 3471,
Page 259 and First Amendment thereto dated March 14, 1989 and
recorded in said Registry of Deeds in Book 3516, Page 98, and
Second Amendment thereto dated May 30, 1989 and recorded in said
Registry of Deeds in Book 3558, Page 143. Said Declaration, First
Amendment and Second Amendment, together with the schedules and
exhibits thereto, are incorporated herein by reference as though
set forth at length herein.

Reference is hereby made to the survey and plans of Lincoln Woods
Condominium entitled "Plan of Property of J. J. Development Corp.,
Lincoln Woods, A Condominium" dated October 12, 1988 and duly
recorded at the Kennebec County Registry of Deeds under Unit
Ownership in Condominium File Nos. E-88279 through E-88281
inclusive and C-88282 through C-88288 inclusive and amended plans
E-89064, C-89065 through C-89071 inclusive, and E-89163. Said
survey and plans being incorporated herein by reference.

The premises conveyed herein are conveyed subject to all of the
rights, reservations, conditions, restrictions, regulations and
matters set forth in the aforementioned Declaration of Condominium
and on the aforementioned Plans, the within Grantee, as part of
consideration given herefore, agreeing to abide by all of the said
matters contained within said Declaration, set forth on said Plans
and recited in the By-Laws of Lincoln Woods, A Condominium.

Being a part of the same premises conveyed to J. J. Development
Corp. by Warranty Deed of Union/Front Corp. dated June 9, 1988 and
recorded in the Kennebec County Registry of Deeds, Book 3362, Page
53.

To have and to hold the aforegranted and bargained premises,
with all privileges and appurtenances thereof, to the said
NORTHERN MGA, INC., its successors and assigns, to them and their
use and behoof forever.

And it does covenant with the said Grantee, its successors
and assigns that it is lawfully seized in fee of the premises;

that they are free of all encumbrances; that it has good right to sell and convey to the said Grantee to hold as aforesaid; and that it and its successors and assigns shall and will warrant and defend the same to the said NORTHERN MGA, INC., its successors and assigns forever, against the lawful claims and demands of all persons.

IN WITNESS WHEREOF, the said Harold Siagel, in his capacity as Treasurer of J. J. Development Corp., has hereto set his hand and seal this 29th day of June , 1989.

Signed, Sealed and Delivered J. J. DEVELOPMENT CORP.
in presence of

By Harold Siagel
Harold Siagel
Its Treasurer

STATE OF MAINE
County of Kennebec

June 29 , 1989

Personally appeared the above-named Harold Siagel, in his capacity as Treasurer of J. J. DEVELOPMENT CORP., and acknowledged the foregoing instrument to be his free act and deed and the free act and deed of said corporation. Before me,

Anne-Marie B. Thibodeau
Notary Public/ANNE-MARIE B. THIBODEAU

Anne-Marie B. Thibodeau



ANNE-MARIE B. THIBODEAU
Notary Public, State of Maine
My Commission Expires Nov. 17, 1993

RECEIVED KENNEBEC SS.

1989 JUL -7 AM 9:00

ATTEST: Theresa R. Morris
REGISTER OF DEEDS